

**Information to identify the case:**

Debtor 1 **Jackson Leroy Jones**  
First Name Middle Name Last Name  
Debtor 2 **Jennifer Dawn Jones**  
(Spouse, if filing) First Name Middle Name Last Name  
United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**  
Case number: **14-10340-TPA**

Social Security number or ITIN **xxx-xx-6987**  
EIN **-----**  
Social Security number or ITIN **xxx-xx-0624**  
EIN **-----**

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Jackson Leroy Jones  
dba J & J Flooring

Jennifer Dawn Jones  
dba J & J Flooring

8/20/19

**By the court:** Thomas P. Agresti  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### **Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### **Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Jackson Leroy Jones  
 Jennifer Dawn Jones  
 Debtors

Case No. 14-10340-TPA  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-1

User: culy  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 38

Date Rcvd: Aug 20, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 22, 2019.

db/jdb +Jackson Leroy Jones, Jennifer Dawn Jones, 12090 Route 66, Clarion, PA 16214-5324  
 13828098 Citi Cards, P.O. Box 79035, Saint Louis, MO 63179-0345  
 13817910 +Furniture Galleries, Inc., 465 Pittsburgh Road, Butler, PA 16002-7692  
 13828108 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Nationstar Mortgage, P.O. Box 630267, Irving, TX 75063)  
 13852574 NATIONSTAR MORTGAGE, LLC, Attn: Bankruptcy Department, PO Box 630267, Irving, TX 75063,  
 With copy to WPR, BK Services, 2001 Western Ave #400, Seattle, WA 98121  
 13817915 Nationstar Mortgage, P.O. Box 60516, City of Industry, CA 91716-0516  
 13828110 +Pennsylvania American Water, PO Box 371412, Pittsburgh, PA 15250-7412  
 13817916 +Shapiro & Denardo, LLC, 3600 Horizon Drive, Suite 150, King of Prussia, PA 19406-4702  
 13828112 Stoneleigh Recovery Associates, LLC, PO Box 1479, Lombard, IL 60148-8479  
 13817918 Tractor Supply/ Citibank, P.O. Box 6997, Sioux Falls, SD 57117

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RSVVCBICNOTICE1@state.pa.us Aug 21 2019 03:00:18 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946  
 cr +EDI: PRA.COM Aug 21 2019 06:48:00 PRA Receivables Management, LLC, PO Box 41067,  
 Norfolk, VA 23541-1067  
 cr EDI: RECOVERYCORP.COM Aug 21 2019 06:48:00 Recovery Management Systems Corporation,  
 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605  
 13865097 +E-mail/Text: bncmail@w-legal.com Aug 21 2019 03:00:32 ALTAIR OH XIII, LLC,  
 C O WEINSTEIN,PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 13817907 EDI: GMACFS.COM Aug 21 2019 06:48:00 Ally, P.O. Box 38092, Bloomington, MN 55438  
 13826807 EDI: GMACFS.COM Aug 21 2019 06:48:00 Ally Bank serviced by Ally Servicing LLC,  
 PO Box 130424, Roseville, MN 55113-0004  
 13828402 EDI: GMACFS.COM Aug 21 2019 06:48:00 Ally Financial serviced by Ally Servicing LLC,  
 PO Box 130424, Roseville, MN 55113-0004  
 13817908 +EDI: WFNNB.COM Aug 21 2019 06:48:00 Bon Ton/ Comenity Bank, P.O. Box 182125,  
 Columbus, OH 43218-2125  
 13817909 +EDI: CAPITALONE.COM Aug 21 2019 06:48:00 Capital One, P.O. Box 30285,  
 Salt Lake City, UT 84130-0285  
 13828099 +E-mail/Text: bsauerland@clarionhospital.org Aug 21 2019 03:00:01 Clarion Hospital,  
 One Hospital Drive, Clarion, PA 16214-8599  
 13828100 EDI: DIRECTV.COM Aug 21 2019 06:48:00 Direct TV, P.O. Box 11732, Newark, NJ 07101  
 13817911 +EDI: CITICORP.COM Aug 21 2019 06:48:00 Home Depot, P.O. Box 6497,  
 Sioux Falls, SD 57117-6497  
 13817912 +EDI: RMSC.COM Aug 21 2019 06:48:00 J.C. Penney/ GE Capital, P.O. Box 965060,  
 Orlando, FL 32896-5060  
 13817913 +EDI: RMSC.COM Aug 21 2019 06:48:00 Lowes/ GE Capital Bank, P.O. Box 103104,  
 Roswell, GA 30076-9104  
 13817914 +EDI: WFNNB.COM Aug 21 2019 06:48:00 Maurices Comenity Bank, P.O. Box 182125,  
 Columbus, OH 43218-2125  
 13866590 +E-mail/Text: Bankruptcy@natfuel.com Aug 21 2019 03:00:24 National Fuel, P.O. Box 2081,  
 Erie, PA 16512-2081  
 13828106 +E-mail/Text: Bankruptcy@natfuel.com Aug 21 2019 03:00:24 National Fuel, 1 Relief Street,  
 Oil City, PA 16301-1001  
 13828109 +EDI: GMACFS.COM Aug 21 2019 06:48:00 Nuvell Financial Services, P.O. Box 380901,  
 Bloomington, MN 55438-0901  
 14412638 EDI: PRA.COM Aug 21 2019 06:48:00 Portfolio Recovery Associates, LLC, PO Box 41067,  
 Norfolk, VA 23541  
 13878394 EDI: PRA.COM Aug 21 2019 06:48:00 Portfolio Recovery Associates, LLC, POB 12914,  
 Norfolk VA 23541  
 13846554 +E-mail/Text: csc.bankruptcy@amwater.com Aug 21 2019 03:00:45 Pennsylvania American Water,  
 P.O. Box 578, Alton, IL 62002-0578  
 13856772 EDI: Q3G.COM Aug 21 2019 06:48:00 Quantum3 Group LLC as agent for, Comenity Bank,  
 PO Box 788, Kirkland, WA 98083-0788  
 13851252 EDI: Q3G.COM Aug 21 2019 06:48:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,  
 PO Box 788, Kirkland, WA 98083-0788  
 13823837 EDI: RECOVERYCORP.COM Aug 21 2019 06:48:00 Recovery Management Systems Corporation,  
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
 13828115 +EDI: VERIZONCOMB.COM Aug 21 2019 06:48:00 Verizon, P.O. Box 4002,  
 Acworth, GA 30101-9003  
 13817919 +EDI: RMSC.COM Aug 21 2019 06:48:00 Walmart/GE Capital Bank, P.O. Box 103104,  
 Roswell, GA 30076-9104  
 13828117 +E-mail/Text: bankruptcy@firstenergycorp.com Aug 21 2019 03:00:26 West Penn Power,  
 First Energy Corp., 76 South Main Street, Akron, OH 44308-1890  
 13894825 +E-mail/Text: bankruptcy@firstenergycorp.com Aug 21 2019 03:00:26 West Penn Power,  
 1310 Fairmont Ave, Fairmont, WV 26554-3526

TOTAL: 28

District/off: 0315-1

User: culy  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 38

Date Rcvd: Aug 20, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Nationstar Mortgage LLC  
cr THE BANK OF NEW YORK MELLON F/K/A THE BANK OF NEW  
cr\* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Nationstar Mortgage, LLC., PO Box 630267, Irving, TX 75063)  
cr\* +PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067  
13828095\* Ally, P.O. Box 38092, Bloomington, MN 55438  
13828096\* +Bon Ton/ Comenity Bank, P.O. Box 182125, Columbus, OH 43218-2125  
13828097\* +Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285  
13828101\* +Furniture Galleries, Inc., 465 Pittsburgh Road, Butler, PA 16002-7692  
13828102\* +Home Depot, P.O. Box 6497, Sioux Falls, SD 57117-6497  
13828103\* +J.C. Penney/ GE Capital, P.O. Box 965060, Orlando, FL 32896-5060  
13828104\* +Lowes/ GE Capital Bank, P.O. Box 103104, Roswell, GA 30076-9104  
13828105\* +Maurices Comenity Bank, P.O. Box 182125, Columbus, OH 43218-2125  
13828107\* Nationstar Mortgage, P.O. Box 60516, City of Industry, CA 91716-0516  
14656898\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, LLC, PO BOX 41067,  
Norfolk, VA 23541)  
13828111\* +Shapiro & Denardo, LLC, 3600 Horizon Drive, Suite 150, King of Prussia, PA 19406-4702  
13828113\* Thomas J. May, Esquire, Murrin, Taylor, Flach, Gallagher & May,  
Diamond Park Place, Lower Level, 110 East Diamond Street, Butler, PA 16001-5999  
13828114\* Tractor Supply/ Citibank, P.O. Box 6997, Sioux Falls, SD 57117  
13828116\* +Walmart/GE Capital Bank, P.O. Box 103104, Roswell, GA 30076-9104  
13817917 ##Thomas J. May, Esquire, Murrin, Taylor, Flach, Gallagher & May,  
Diamond Park Place, Lower Level, 110 East Diamond Street, Butler, PA 16001-5999  
TOTALS: 2, \* 16, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 22, 2019

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on August 20, 2019 at the address(es) listed below:

Daniel Brett Sullivan on behalf of Creditor Nationstar Mortgage, LLC. BNCmail@w-legal.com,  
DanS@w-legal.com  
Granville Enriquez Carter on behalf of Debtor Jackson Leroy Jones gec000139@gmail.com,  
gecarter712@windstream.net  
Granville Enriquez Carter on behalf of Joint Debtor Jennifer Dawn Jones gec000139@gmail.com,  
gecarter712@windstream.net  
James Warmbrodt on behalf of Creditor THE BANK OF NEW YORK MELLON F/K/A THE BANK OF NEW YORK  
as successor in interest to JP Morgan Chase Bank, N.A. as Trustee for Nationstar Home Equity  
Loan Trust 2006-B bkgroup@kmlawgroup.com  
Joseph P. Schalk on behalf of Creditor Nationstar Mortgage LLC jschalk@barley.com,  
sromig@barley.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Ronda J. Winneccour cmecf@chapter13trusteewdpa.com

TOTAL: 7